

Bank *notes*

A LETTER FROM THE CHAIRMAN

To All Employees:

On April 12 we held a Sales Recognition Rally for our Business Development staffs in San Antonio and Austin. The theme of the event was "Top Gun" with emphasis on the similarities between a high performance aircraft and a high performance bank.

Our company president, Bob Richley, made that analogy several months ago, and noted that in today's competitive environment it is important for us to operate the most highly sophisticated bank in the marketplace. That means the days of the biplane bank are over, and we are well into the age of the F-16 bank. We have more equipment for customer identification and more product and service delivery power than ever before. I am happy to report to you that we are using these sophisticated capabilities very well, and we were able to recognize and reward high performance salesmanship by many of our colleagues.

I made a point during the ceremony, and I want to repeat it here. This bank runs on a lot of gears. It is a complicated mechanism that requires hard work and skills from hundreds of people. Some of these people are in business development positions. They come face to face with customers in our lobbies and throughout Travis County. Their job is to sell the bank and its services. Those who do that job best are recognized and rewarded. But, there is no way that the people who walk up on a platform and accept a Key Performer award or Sales Leader recognition could do what they do without help from all of you.

Most of the people in the bank are unsung heroes, who deliver the products and services which are sold by our key performers and others. While it is easy for us to isolate and identify the sales results of our business development team, it is much more difficult to isolate the contribution of our support staff. Be assured that I recognize that contribution, I appreciate it, and I applaud it.

(continued on page 2)

JOHN LEVY JOINS FCT-AUSTIN



John Levy, who holds a BBA and an MBA from U.T., recently joined our Commercial Lending area as executive vice president. First City is a familiar name to Jon as he was with FCT - Houston from 1976 - 86, having spent time in the Credit, Metropolitan, and Corporate Banking Departments. He was with BankOne

for four years prior to rejoining FCT.

Jon is very active in the community, serving as a division chair for the United Way; board member Paramount Producers; and volunteer and corporate fund raiser team captain for Laguna Gloria. He is also involved in several Chamber of Commerce activities, such as captain of the Membership Drive, member of the Electronics Committee, and recruiter of high tech employers to Austin.

Some of Jon's limited leisure time is spent running, playing tennis, and water skiing.

Welcome back, Jon!



**Have a
Happy and Safe
Memorial Day!
Monday, May 28**



(Continued from Page 1)

Our salary and benefits program, our picnics and parties, and our PRIDE award trophies are attempts to properly reward these important support contributions. I hope that all of our sales leaders make a point of adding to this by thanking personally the staff without which they could not do their job. Keep it up. We are making financial progress, we are welcoming new customers, and we are playing a vital role in the recovery of Austin and of Texas.

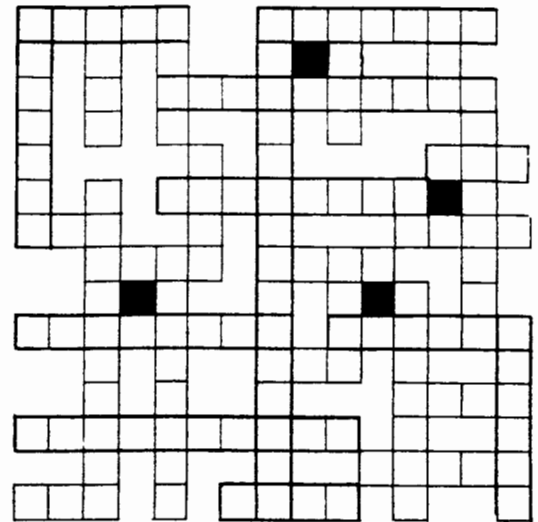
Many of you know the role which our bank played in bringing the Dallas Cowboys' summer training camp to Austin. I hope you will use every opportunity to communicate that to your friends and associates and to support the Cowboys, however you can. The presence of the team for a month this summer will generate a lot of excitement. We have a very public association with the team, and the excitement can turn into good business for First City. We will participate in many programs involving the team. Watch for these and encourage wide public support.

Most of you will have read or heard about the company's first quarter results. With the contribution made by the sale of our credit card business in South Dakota, we generated record income during the first three months of this year. Our challenge now is to maximize the ongoing contribution of our normal business. That means new customers, high cross-sell ratios, quality loans, productive workouts of problem loans, high fee income, and a delivery system which is as efficient as it can be.

We continue with our systems conversion, loan system replacement, and operations review projects. Results to date have been very promising, and the expectation is for significant dollar savings and process improvements. I know that these major projects are generating a lot of strain in many parts of the bank. I can promise you it will all be worthwhile, and I want you to know that I very much appreciate this additional effort. We are not only identifying ways to save money, but we are putting in place the equipment, systems, and procedures which will make our jobs easier and help ensure the productive growth of our bank. We can all be proud of the progress being made by First City, Texas and the role we are playing in the recovery of our great state.




Big Picnic Fill-In Puzzle

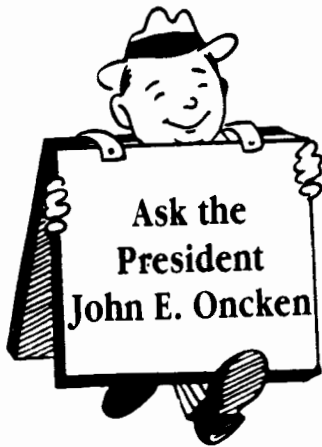


- 2-letter words: SO
- 3-letter words: ACE, BUN, DOT, TEA, TIE
- 4-letter words: ASST., BEER, CAMP, CHIPS, GEAR, HERE, INCH, OURS, SODA, SOLO, TRIP
- 5-letter word: AGENT
- 6-letter words: SHADES, SHORTS
- 7-letter words: COOKOUT, SAUSAGE, T SHIRTS
- 8-letter words: BALLOONS, BARBEQUE, ICE CREAM, SACK RACE
- 10-letter words: DOOR PRIZES, VOLLEYBALL, WATER-MELON
- 15-letter word: THREE LEGGED RACE

Answer on Page 7

REFERRAL AWARD PROGRAM

Sandy Dunn	\$150
Brenda Martinez	\$150
Carol McNary	\$150
Wanda Burnette	\$250
Elizabeth Kirksey	\$250
Dana McBee	\$250



bang into those cars already parked. I did not appreciate having a big dent put in my car because someone was too inconsiderate to keep their door from banging into it. Everyone should be courteous and that is just not happening in the structure. Maybe there are some people who work at First City that just don't care about other people's property.

I am not from here and I was wondering why this bank doesn't have a nurse or first aid room. Most banks do. It would be a shame if something happened to someone before EMS got here?

Companies with a relatively small workforce typically do not have a staff nurse. In our statewide organization, First City, Texas - Houston is the only location that has a nurse on duty. Nurses cannot provide the level of service offered by EMS, and in Austin the response time of EMS is excellent. Our bank does have a First Aid station in our Security Department located on the fifth floor.

This question is in regard to the parking garage. I think all the pickup trucks should have to park on one or two levels or have the courtesy not to let their large, heavy doors

Parking in the garage is generally not assigned to allow equal access to spaces to all employees and building tenants who use the facilities. Vehicle choices vary widely and it is not practical to segregate pickups, vans, suburbans, sedans, sports cars, etc. However, we do offer reserved parking spaces in the San Jacinto garage which guarantees a consistent parking space and identification of the vehicles that park next to you regularly. The additional fee for a reserved space is \$25 per month. Please contact the Property Management Department at extension 4546 to arrange for reserved parking.

Courtesy and consideration for others (and their property) are always important. It is my hope that everyone who reads your question and my response will use care in parking in our garages.

Your "Ask the President" questions and ideas/suggestions for **Banknote\$** can now be submitted through the drop boxes located in the employee lounges on the second floor of the main bank building and ninth and tenth floors of First City Centre or through the mail addressed to Janet Waldeier, 13th floor. You may remain anonymous, or sign your name if you would like a personal response. Take advantage of this opportunity to voice your opinions and concerns.

ANNIVERSARIES

Congratulations to the following individuals who celebrate anniversaries this month:

Susan Moore	Bookkeeping	5 years
Ambrose Obueke	Security	5 years
Suzanne Peschke	Bookkeeping	5 years
E. D. Tutt	BankCards	5 years
Etta Collins	Funds Management	10 years

TROUBLESOME WORDS

Complement -- something that completes, makes up a whole, or brings to perfection. **Example:** The wine was a complement to the dinner.

Compliment -- An expression of praise, admiration, or congratulation. **Example:** The wine was excellent; I compliment you on your choice.

"Top Gun" Theme for Sales Recognition Rally

As Mr. Van Stone mentioned in his letter, the Sales Recognition Rally for third and fourth quarter top sales performers in Austin - San Antonio was held on April 12. It was a fun and exciting evening. The Austin employees who took their bows were:

KEY PERFORMERS

(Outstanding Sales Performance in the Second Half of 1989)

Kelley Costin, New Accounts, Northwest Hills
Robert Hearn, E&P
Ken Johnson, Correspondent Banking
Julie King, Trust
Ronnie Miksch, Commercial
Fred Nollen, BankCard Services

SALES LEADERS

(Quarterly Recognition of Outstanding Performance in Selling Bank Products)

Third Quarter '89

Gregg Appel, Commercial
Christi Davidson, Retail

Fourth Quarter '89

Martha Mann, Business Development
Bryan Simmons, Investments
Clay Cary, Commercial

This Rally was also the site for the presentation of the First City, Texas PRIDE Awards. Those who were recognized for individual demonstration of excellence were:

PRIDE Award Recipients

Mary Ghazi, Credit Operations
Diane Hervol, Collateral Services
Don Lane, Finance
Kate McCormick, Credit Analysis

Vicki Buchanan, New Accounts, Northwest Hills; **Alice Cuellar**, New Accounts; and **Marilyn Leuty**, Lobby Administration, were formally recognized for successfully completing the Retail Banking Certification Program.

Congratulations to all!

Wish You Were Here

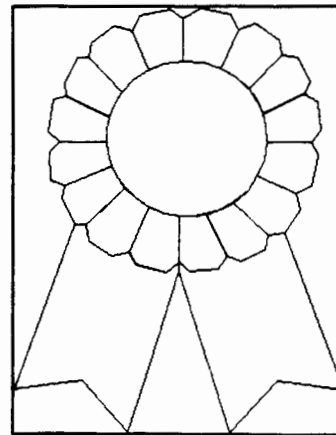
If you can match up these countries with the appropriate coinage or currency, you'll know how much it costs to send a "Wish-you-were-here" card from that location.

- | | |
|--------------|---------------------------|
| 1. Australia | a. 45 agorot (23 cents) |
| 2. Belgium | b. 70 yen (51 cents) |
| 3. Britain | c. 27 pence (44 cents) |
| 4. France | d. 1100 pesos (44 cents) |
| 5. Israel | e. 27 Francs (69 cents) |
| 6. Italy | f. 58 cents (45 cents) |
| 7. Japan | g. 64 pesetas (54 cents) |
| 8. Mexico | h. 3.40 Francs (55 cents) |
| 9. Spain | i. 800 lire (61 cents) |

Considering these prices, the cost of sending a postcard in the U.S. is pretty cheap.

Answer on Page 5

FINANCE HOLDS FIRST ANNUAL ROUND-UP



In the spirit of Western Day, Finance would like to announce the winners of its premier rodeo round-up: Best Bandana - **Meggan Lowry**; Best Western Hat - **Kit Haley**; Best Sheriff Look Alike - **Raoul Mann**.

The Finance staff would also like to congratulate **Lynn "Bubba"**

Gipson on his mechanical bull riding time of 10 seconds. This breaks the previous record of 8 seconds set by **Frank "Marlboro Man" Covington**.

Pictures of the Good Ol' Boys and their Ranch Hands are on display in Finance. They invite you to come by for

HUMAN RESOURCES UPDATE

The new employee handbooks were recently distributed to all employees. If you did **not** receive one, please contact Human Resources at extension 4681 to get your copy.

BUSINESS DEVELOPMENT UPDATE

The 1,121 sales calls reported during the month of March by our calling officers resulted in the following new business for First City, Texas - Austin:

DDAs	\$ 5,390,065
Interest-Bearing Deposits	30,578,307
Lines of Credit	915,780
Other Loans	2,175,281
Fee Income (Annualized)	224,206

Top Performers Month of March

-- Customer Calls --
Wanda Burnette, NWH Retail (31)

-- Prospect Calls --
Christi Davidson, Retail (41)

-- DDA Deposits --
Brent Standefer
Correspondent Banking, (\$3,404,876)

-- Interest-Bearing Deposits --
Gary Peese, Investments
(\$4,211,125)
Brent Standefer, Correspondent
(\$10,950,000)

-- Lines of Credit --
Ronnie Miksch, Commercial
(\$300,000)

-- Other Loans --
Clay Cary, Commercial
(\$1,006,932)

-- Fee Income (Annualized) --
Fred Nollen, Corporate Services
(\$29,220)
Ken Johnson, Correspondent
(\$31,168)



THE
DAYS
OF
OUR
LIVES

A popular TV soap opera equates time to sand, slipping through our fingers.

They are right, of course. The days of our lives and the minutes of our day can slip away, often without a great deal of meaning.

How important are the minutes? Could something productive be done in the few minutes we spend in a personal telephone conversation . . . or a few extra minutes at breaktime?

Most effective work is done in periods of concentration. Extending those periods adds time right to the "bottom line" of a normal workday. That is, if you concentrate on a job for an hour, you can get some productive work done. Generally if you concentrate on it for an hour and five minutes, the really productive time is extended because you're not preparing or winding up.

Take five minutes out of the concentration period to make a personal telephone call. Now you've not only lost five minutes of your core concentration time, but you lose an equal amount in getting mentally acclimated to the task again.

Robert Half International, a firm that studies such matters, claims that people steal billions of dollars worth of time from their work every year. One truth about lost time is that it's often not premeditated theft but unplanned slippage like the sand that goes through our fingers.

Working without notice of time that "slips away" is a loss to anyone who allows it to happen. But the effect of a number of people doing it at the same time can be devastating to the productivity of any group.

The minutes of your day **ARE** important. Don't lose track of them!

Answer to Wish You Were Here

1-f, 2-e, 3-c, 4-h, 5-a, 6-i, 7-b, 8-d,
9-g.

COMMUNITY INVOLVEMENT UPDATE

The Travis County Livestock Show & Rodeo ran from Friday, March 30, through Sunday, April 8. Several people from FCT were involved in preparing daily deposits for the TCLS during the 10-day period. Listed below are those individuals who volunteered their time:

Laura Cobo - Human Resources
Linda Coen - Northwest Hills
Abbie Daly - Human Resources
Adriane Daniel - F.C.A.S.C.
Janet Fergus - Vault Tellers
Lyn Ferguson - Teller Operations
Julia Hall - Teller Administration
Marilyn Leuty - Lobby Administration
Sandra Lind - Teller Operations
Trish Peterson - Teller Operations
John Pope - Security
Melissa Pope - Northwest Hills
Vickie Ray - Commercial
Kathy Sutton - Teller Operations

The Search for Blue November?

Brent Standefer (Correspondent Banking) was the **REAL** star of the Paramount Play held in February. He was inadvertently left out of last month's issue as being one of those from First City participating in this fund raiser. The reason we missed him was because he was contacted by his agent to star in "The Search for Blue November" co-starring Sean Connery. (And if you believe that one . . .)

Children's Museum SandBlast!

Get June 2 on your calendar for the "Second Annual Children's Museum SandBlast!" This year will be a Beach Party theme with a volleyball tournament, creative sand sculpturing (with family, children, and business teams categories), entertainment, and food. This year the event will be held in Zilker Park near the soccer fields, so start practicing your volleyball or designing the sand castle of your dreams! Watch for advertising and entry forms in the **Austin American-Statesman** and **Austin** magazine.

Gettin' Down to Business

FCT - Austin participated in the "Gettin' Down to Business" program designed by Leadership Austin and the North Central Area Council of the Greater Austin Chamber of Commerce. **Bobbie Collins**, vice chairman of the area council and chairman of special events, coordinated this program designed to help reduce the incidence of dropouts in the Austin Independent School District.

Students Visit Bank

On Friday, April 27, three Lamar Middle School Students spent the day at our bank. Acting as hosts were **Grova Jones** (Retail Banking), **Tom Hrin** (Bookkeeping), and **Mark Bain** (Commercial). The students and hosts joined **Don Van Stone** and **John Oncken** for lunch at the Austin Club.

Adopt-A-School

Zavala Elementary School, one of our adopted schools, needs volunteers to work at Zavala's Track and Field Day on Friday, May 11, from 11:30 a.m. - 2:30 p.m. The volunteers are needed to help with the 50-yard and 100-yard track events. If you are interested in helping Zavala, call **Bobbie Collins** (Marketing) at extension 4738.

MOTHER'S DAY

When Anna Jarvis's mother died in 1907, the Philadelphia woman decided that one day of every year should be dedicated to mothers.

By 1914 she had convinced Congress to proclaim a national day. Some people still wear carnations on Mother's Day as Jarvis suggested - red ones for living mothers and white for those who have died.

A real following

Mothers of the '90s are also honored by their families. But they have another following, a much longer list, including people who work for them, their bosses, and fellow workers who have come to depend on them.

Beyond people who see them every day, working mothers are honored on Mother's Day by multitudes they have never seen. They are appreciated by customers who will never be able to thank them face-to-face.

Their contributions to the country's productivity are recognized in a higher standard of living for all. And their work in arts and sciences brings culture to a world that sorely needs it.

Has their work affected the outcome of today's children? Indeed not. Many studies now show that children of caring mothers who work outside the home do *at least* as well as those of stay-at-home moms.

To the mothers who work with us - in every capacity imaginable - we say "thank you" for your contributions in the business world, and your contributions to the future of the world, through your children.

F.C.A.S.C. - WHAT DOES IT

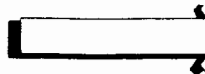
STAND FOR?

Part II of the article on the First City Asset Servicing Company features the Loan Division. **William S. Romney** is senior vice president and regional coordinator for the Central Texas Region which includes Austin, San Antonio, Midland, Bryan, and San Angelo. Located on the seventh floor of the FCT - Austin bank building, the staff consists of Group I - **Cliff Green** (group manager), **Charles Singletary**, and **Dave Stewart**; Group II - **Brannin Prideaux** (group manager), **Jim Greenwood**, **Gregg Kazak**, and **Terri Orton**; **Simone Hart** (regional administrator); **Gloria Hernandez** (receptionist); and **Ruby Adams** (executive secretary).

F.C.A.S.C. was organized as part of the April 18, 1988 First City recapitalization to manage Collecting Bank, N.A.'s assets, with the objective of maximizing value so as to generate the greatest amount of cash possible within as short a period of time as practical. The Central Texas Region (CTR) was originally responsible for approximately 1,500 assets with a legal debt of approximately \$500 million. During the last two years, the CTR has converted about 700 assets into approximately \$70 million in cash and \$130 million in properties. It is anticipated that an additional \$15 million in cash and \$25 million in properties will be obtained during 1990.

Throughout this process a variety of loan assets have been managed, including some secured by restaurants, hotels, commercial and residential properties, land, oil and gas interests, telecommunication equipment, cattle, etc. Needless to say, the foregoing process is often complicated by the presence of a bankruptcy or litigation. Because of this accumulation of experience, F.C.A.S.C. has begun managing some of FCT's problem assets and is formulating a strategy in order to effectively bid on and obtain contracts to manage the problem assets of other third parties in the future.

Answer to Big Picnic



First City would like to welcome Al Montoya and "High Chaparral Tailors" as its new tenant in the retail space located at 821 Congress (next to the lobby entrance on Congress Avenue.)

In celebration of his new location, Al would like to extend the following offer to all First City employees.

20% off all alterations

(Please identify yourself as a First City employee to receive discount)

When you have a chance (or gain a few pounds) stop in and meet Al. Now there's no reason not to look your best.

AUSTIN CLUB BUSINESS DEVELOPMENT LUNCHEONS SCHEDULE

Attention Calling Officers!!

MONTH	DATE	DAY
May	5/16	Wednesday
	5/17	Thursday
June	6/20	Wednesday
	6/21	Thursday
July	7/17	Wednesday
	7/19	Thursday
August	8/22	Wednesday
	8/23	Thursday
September	9/19	Wednesday
	9/20	Thursday
October	10/17	Wednesday
	10/18	Thursday
November	Closed	
December	12/19	Wednesday
	12/20	Thursday

TO MAKE RESERVATIONS, PLEASE CALL DONNA AIKENS, MARKETING, EXTENSION 4578.

FOUR GOALS FOR EVERY SUPERVISOR

It's obvious that getting people to do things is the primary job of a supervisor. But having them work as a team, doing what you want and when you want it done is the challenge.

- Keep the challenge alive. It will take skill and imagination to keep interest high over the long run. Study your people. Move them to another position, or arrange for them to acquire new skills. There are people who aren't interested in learning new things, but others need to be continually challenged.
- Be an ace motivator. Capture loyalty and build a team spirit by instilling your values. Be consistent in giving and following the rules of the game, and make sure everyone lives by your code. To be the best . . .
 - Give them a mission to complete.
 - Give them the tools to do it.
 - Give them recognition for good performance.
- Hire intelligently. If you have a say in who will work for you, approve only those you think will embrace your values.
- Be committed to quality work, and have a way of measuring quality. Find out where your results are affected most, then take action that will keep the problem from arising again.

FINANCE GOES GREEN

On March 16 the Finance Department busted out of their navy blue, dull gray, and beige uniforms and embraced the St. Patrick's Day tradition. *Diana Nelson* was awarded Most Green and *Diana Gibbons* won for Best Enthusiasm. Honorable mention was given to *Lynn Gipson* for greenest tie.

"Acres of green" food were brought in for lunch and various "green pieces" of cake were served for dessert. We hear that other departments were left green with envy!



HAPPY BIRTHDAY

The following employees will be celebrating their birthdays between May 1 and June 8.

5/01	Barbara Denson	5/20	Mary McLean
5/01	Jennifer Payne	5/20	Melissa Pope
5/03	Teresea English	5/21	Cynthia Katch
5/03	Billie Griffin	5/23	J. Carr
5/03	Joan Lusk	5/24	Jeff Steele
5/04	Michelle Moheet	5/27	Gloria Andrus
5/05	Lincoya Brown	5/28	Gregg Appel
5/05	Andrea Garrett	5/28	Jeff Brinkley
5/05	Sherri Van Wie	5/30	Rebecca Christal
5/07	Sofia Rodriguez	5/30	Bill Garner
5/10	Norma Gilesns	5/30	Suzanne Peschke
5/10	Harold Roeglin	6/04	Harry Knapp
5/10	Ginny Jellison	6/05	Chris Kohoutek
5/12	Dallia Rivera	6/05	Harold Page
5/13	Cindy Gatlin	6/05	Robert Tomisak
5/15	Valerie Gonzales	6/06	Glenda Kenzie
5/16	Sandy Allen	6/06	Nancy Krueger
5/17	Mike Hill	6/06	James Sims
5/18	Carolyn Ethridge	6/07	Melissa Hopkins
5/18	Cathy Roche	6/08	Terry Williams
5/20	Carolyn Berry		

EMPLOYEES IN THE NEWS . . .

Deeann Weinheimer (Customer Service) was engaged on March 15 to Michael Hampton. Wedding bells will ring on January 5 in Fredricksburg.

Teresa Nials (New Accounts) and husband Jon became proud parents on April 6. James Moses weighed in at 7 lbs., 6 1/4 oz.

SECRETARIES' CORNER:

FORMING POSSESSIVES (PART I OF III)

POSSESSION VERSUS DESCRIPTION

- A noun ending in the sound of *s* is usually in the possessive form if it is followed immediately by another noun. (An apostrophe alone or an apostrophe plus *s* is the sign of the possessive.)

the *company's* profits (meaning the profits *of the company*)

Hodgkins' product line (meaning the product line *of the Hodgkins Company*)

a *two weeks'* vacation (meaning a vacation *for or lasting two weeks*)

To be sure that the possessive form should be used, try substituting an *of* phrase or a similar pattern as in the examples above. If the substitution works, the possessive form is correct.

- Do not mistake a descriptive form ending in *s* for a possessive form.

sales effort (*sales* describes the kind of effort)

savings account (*savings* describes the kind of account)

- In a number of cases, only a slight difference in wording distinguishes a descriptive phrase from a possessive phrase.

Descriptive

a six-month leave of absence

the California climate

Possessive

a six month's leave of absence

California's climate

SINGULAR NOUNS

- To form the possessive of a singular noun *not* ending in an *s* sound, add an apostrophe plus *s* to the noun.

my lawyer's advice

Illinois's highways

Mr. and Mrs. Goodwin's party

- To form the possessive of a singular noun that ends in an *s* sound, be guided by the way you pronounce the word.

a. If a new syllable is formed in the pronunciation of the possessive, add an apostrophe plus *s*.

your boss's approval

Mr. and Mrs. Morris's plane tickets

the church's location

(continued on page 10)

(continued from Page 9)

- b. If the addition of an extra syllable would make a word ending in an *s* sound hard to pronounce, add the apostrophe only.

Mrs. Phillips' request

for goodness' sake

New Orleans' restaurants

NOTE: Individual differences in pronunciation will affect the way some of these plurals are written. For example, if you pronounce the possessive form of Perkins as two syllables, you will write *Mr. Perkins's kindness*; if you pronounce the possessive of Perkins as three syllables, you will write *Mr. Perkins's kindness*. The important thing is to listen to your own pronunciation. When you hear yourself pronounce the possessive of *boss* as two syllables (*boss's*) and the possessive of *witness* as three (*witness's*), you will not be tempted to write *your boss' approval* or *the witness' reply*.

- c. In forming the possessive of any noun ending in *s* (for example, *Mr. Hodges*), always place the apostrophe at the end of the original word, never within it.

Mr. Hodges' message (**NOT:** Mr. Hodge's message)

PLURAL NOUNS

- For a *regular* plural noun (one that ends in *s*), add only an apostrophe to form the plural possessive.

investors' objectives

attorneys' fees

the United States' policy

NOTE: Since the singular and plural possessives for the same word usually sound exactly alike, pay particularly close attention to the meaning in order to determine whether the noun in question is singular or plural.

An *investor's* objective should largely define investment strategy.

BUT: *Investors'* objectives are often not clearly defined.

We will need a ride to Mr. and Mrs. *Gaines's* party.

BUT: We will need a ride to the *Gaineses'* party.

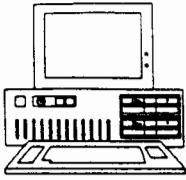
- For an *irregular* plural noun (one that does not end in *s*), add an apostrophe plus *s* to form the plural possessive.

women's coats

children's toys

IMPORTANT NOTE: To avoid mistakes in forming the possessive of plural nouns, form the plural first; then apply the rule.

Singular	Plural	Plural Possessive
boy	boys (regular)	boys'
boss	bosses (regular)	bosses'
mother-in-law	mothers-in-law (irregular)	mothers-in-law's
alumnus	alumni	alumni's



AIB* AUSTIN

Computer Training Classes



● Spring Semester classes (multiple night classes)

Introduction to Lotus 123	6:30-9:30 pm	\$170	3 nights: April 10, 17, and 24		
Intermediate Lotus 123	6:30-9:30 pm	\$170	3 nights: May 8, 15 and 22		
Introduction to WordPerfect	6:30-9:30 pm	\$170	3 nights: May 10, 17 and 24		

● Basic IBM PC classes

Introduction to Personal Computer Use	8:30-4:30	\$170	May 7	May 30	Jun. 11
Introduction to DOS	8:30-12:00	\$ 85	Apr. 25	May 9	Jun. 1
DOS and Hard Disk Usage	1:00-4:30	\$ 85	Apr. 25	May 9	Jun. 1
Advanced DOS Techniques	1:00-4:30	\$ 85	Apr. 19	Jun. 22	
Introduction to Microsoft Windows	8:30-12:00	\$ 85	Apr. 19	Jun. 22	

● PC Word Processing classes

Introduction to WordPerfect 5	8:30-4:30	\$170	Apr. 20	Apr. 30	May 16
			May 29	Jun. 14	Jun. 25
WordPerfect 5.0 to 5.1 upgrade	8:30-12:00	\$85	May 18	Jun. 15	
Intermediate WordPerfect 5	8:30-4:30	\$170	May 2	May 18	Jun. 5
Advanced WordPerfect 5	8:30-4:30	\$170	Apr. 27	May 23	Jun. 27
Introduction to Microsoft Word 5	8:30-4:30	\$170	Apr. 12	May 15	Jun. 4
Word 5: Advanced Formatting and Layout	8:30-4:30	\$170	May 21		
Word 5: Productivity Techniques	8:30-4:30	\$170	May 3		
Introduction to DisplayWrite 4	8:30-4:30	\$170	May 30		
Introduction to MultiMate	8:30-4:30	\$170	May 22		

● PC Spreadsheet classes

Introduction to Lotus 123 Rel. 2.2	8:30-4:30	\$170	Apr. 16	May 1	May 31
			Jun. 12	Jun. 28	
Introduction to Lotus 123 Rel. 3	8:30-4:30	\$170	Apr. 18	May 15	Jun. 20
Lotus 123 Release 2.2: New Features Class	8:30-4:30	\$170	Jun. 15		
Lotus 123 Release 3: New Features Class	8:30-4:30	\$170	Jun. 12		
Intermediate Lotus 123 Release 2	8:30-4:30	\$170	May 4	May 17	Jun. 6
Advanced Lotus 123 Release 2	8:30-4:30	\$170	Apr. 26	May 25	
Introduction to Lotus 123 Macros	8:30-4:30	\$170	Jun. 21		
Introduction to Symphony Spreadsheet	8:30-4:30	\$170	Jun. 1		
Introduction to Excel for the PC	8:30-4:30	\$170	Apr. 27	May 8	May 24
Intermediate Excel for the PC	8:30-4:30	\$170	Apr. 23	May 17	Jun. 13
Advanced Excel for the PC	8:30-4:30	\$170	May 2	May 29	Jun. 21

● **PC Database classes**

Introduction to dBASE III Plus	8:30-4:30	\$295	Apr. 23 & 24	May 8 & 10	Jun. 7 & 8
Advanced dBASE III Plus	8:30-4:30	\$170	May 24		
Intro to dBASE III Plus Programming	8:30-4:30	\$295	Jun. 19 & 22		
Introduction to dBASE IV	8:30-4:30	\$295	May 14 & 16		Jun. 6 & 8
Advanced dBASE IV Techniques	8:30-4:30	\$170	Apr. 24		Jun. 27
Intro to dBASE IV Programming	8:30-4:30	\$295	May 3 & 4		
Introduction to Paradox 3	8:30-4:30	\$295	May 7 & 9		Jun. 4 & 5
PAL: Programming with Paradox	8:30-4:30	\$295	May 21 & 23		
Rbase for DOS	8:30-4:30	\$295	Apr. 16 & 17		Jun. 28 & 29
Fundamentals of Clipper	8:30-4:30	\$210	May 11		

● **PC Desktop Publishing classes**

Introduction to PageMaker 3	8:30-4:30	\$170	May 10	Jun. 7	
Advanced PageMaker 3	8:30-4:30	\$170	Apr. 20	May 25	Jun. 20
Introduction to Ventura Publisher 2.0	8:30-4:30	\$170	May 30		

● **PC Graphics classes**

Introduction to Lotus Freelance	8:30-4:30	\$170	Apr. 30	Jun. 22	
Introduction to Harvard Graphics	8:30-4:30	\$170	May 1	May 31	Jun. 26
Advanced Harvard Graphics	1:00-4:30	\$ 85	May 18	Jun. 15	

● **Novell Netware classes**

Introduction to Local Area Networks	8:30-4:30	\$195	May 11	Jun. 14	
Netware v2.1 System Manager	8:30-4:30	\$895	Apr. 9, 10 & 11		May 21, 22 & 23
Netware v2.1 Update / Advanced Features	8:30-4:30	\$695	Apr. 25 & 26		Jun. 18 & 19
Netware 386: OS Features Review	8:30-4:30	\$295	Apr. 30	Jun. 25	

● **Apple Macintosh classes**

Introduction to the Macintosh	8:30-4:30	\$170	May 7	Jun. 1	
Introduction to MS-Word 4.0 for the Mac	8:30-4:30	\$170	May 10	Jun. 4	
Advanced MS-Word 4.0 for the Mac	8:30-4:30	\$170	May 16		
Introduction to Excel for the Mac	8:30-4:30	\$170	May 14	Jun. 5	
Intermediate Excel for the Mac	8:30-4:30	\$170	May 8		
Introduction to PageMaker for the Mac	8:30-4:30	\$170	May 11	Jun. 7	
Advanced PageMaker for the Mac	8:30-4:30	\$170	May 1	Jun. 15	
Introduction to HyperCard	8:30-4:30	\$170	May 4	Jun. 8	
Introduction to PowerPoint	8:30-4:30	\$170	May 2	Jun. 14	
Introduction to McDraw II	8:30-4:30	\$170	May 5	Jun. 11	

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MAY 1990

LENDING

- May 7 National Flood Insurance Workshop
Doubletree Hotel, 6505 IH 35 North
8:30 a.m. - 4:00 p.m.
\$35/Members; \$45/Nonmembers
- May 8 Workout, Repossess, or Sue
AIB* Austin, 101 West Sixth St., Suite 512
8:30 a.m. - 4:30 p.m.
\$135/Members; \$165/Nonmembers
- May 10 Practical Effective Loan Documentation
AIB* Austin, 101 West Sixth St., Suite 512
1:00 p.m. - 5:00 p.m.
\$90/Members; \$115/Nonmembers
- May 16 Executive Forum - Community Investment Act
Hyatt Regency on Town Lake
Noon - 2:00 p.m.
\$35 (Lunch Included)
- May 17 Introduction to Financial Statement Analysis
for Loan Assistants and Secretaries
AIB* Austin, 101 West Sixth St., Suite 512
5:00 p.m. - 9:00 p.m.
\$90/Members; \$115/Nonmembers
- May 30 Sales Techniques and Risk Management for
May 31 Service Life and Casualty Insurance Company
906 East Anderson Lane
9:00 a.m. - 5:00 p.m.; Wednesday, May 30
9:00 a.m. - 3:00 p.m.; Thursday, May 31
Admission is **FREE** - Lunch will be on your
own

OPERATIONS

- May 17 Essentials of Teller Training
May 24 NCNB Texas Austin; Sixth and Congress
15th Floor Training Room
5:30 p.m. - 8:30 p.m.
\$100/Members; \$130/Nonmembers

- May 22 Workshop for New Accounts Managers
AIB* Austin, 101 West Sixth St., Suite 512
9:00 a.m. - 4:00 p.m.
\$125/Members; \$150/Nonmembers

ALL PERSONNEL

- May 21 From Supervised to Supervisor
AIB* Austin, 101 West Sixth St., Suite 512
9:00 a.m. - 4:00 p.m.
\$120/Members; \$145/Nonmembers
- May 8 Intermediate Lotus 1-2-3
May 15 (Three Tuesday evenings)
May 22 Squier Computer Services
7800 Shoal Creek, #160E
6:30 p.m. - 9:30 p.m.
\$170 Members; \$180 Nonmembers
- May 10 Introduction to Word Perfect 5.0 and 5.1
May 17 (Three Thursday evenings)
May 24 Squier Computer Services
7800 Shoal Creek, #160E
6:30 - 9:30 p.m.
\$170/Members; \$180/Nonmembers
- May 21 Cross-Selling Bank Services, A Must!
AIB* Austin, 101 West Sixth St., Suite 512
Free Parking at BankOne, Fifth and Congress
\$70/Members; \$90/Nonmembers

For more information, contact one of the following AIB representatives; **Sammy Kipple**, ext. 4323; **Jan Moore**, 346-9100; **Sharon Reid**, ext. 4953; or **Linda Watson**, ext. 4569.

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